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MONTANA FINANCIAL AID HANDBOOK

FALL 1987

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ACKNOWLEDGEMENTS

The Montana Financial Aid Handbook is designed to help students and parents understand the types of financial aid available in Montana, as well as how to apply for aid. The Handbook can help you to estimate the costs of education and to work your way through the maze of applications, deadlines and eligibility requirements.

This 1987 Montana Financial Aid Handbook is the most comprehensive and widely-used Montana Financial Aid resource, thanks to the efforts of the following individuals:

Lauri Craig and Constance Enzweiler, Montana Career Information System, who researched the information, revised the text and coordinated production.

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MONTANA FINANCIAL AID HANDBOOK 1987

Produced and distributed jointly by

Montana Career Information System
and
Montana Guaranteed Student Loan Program

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INTRODUCTION

Financial aid is money to help meet college costs. The money for financial aid comes from the federal and state governments, banks, the colleges themselves and private donors. You must apply for financial aid to get it. (You apply for aid separately from admission to the school.)

All Montana colleges, universities and public vocational technical schools provide financial assistance to students. This handbook is designed to help you learn about financial aid resources at the school(s) you want to attend. You will also want to consult your high school counselor and the Financial Aid Director at the school(s) for any additional financial aid information. A list of the Montana Financial Aid Directors and Tribal Education Specialists is provided on pages 30-31.

Financial aid is available to fill the gap between student or family resources and post-secondary education expenses. When you apply for financial aid, the school will determine an amount you and your family should provide. If there is a difference between your expected family contribution and the actual cost for attending the school, the school will attempt to make up the difference with financial aid. This difference between expected family contribution and actual costs is called the **financial need.** The financial aid award is generally a combination of scholarships, grants, loans and employment depending upon the level of financial need.

You are responsible for determining financial aid program requirements. This handbook contains information to help you learn about resources, but financial aid programs may change at any time.

COST OF EDUCATION IN MONTANA

Financial planning begins with an estimate of the expenses a student will have. Educational and living costs vary from one college, university or vocational school to another. Most schools have developed student budgets that estimate the costs of tuition, fees, books, supplies, room and board, transporation, incidental and personal expenses. You should contact the school you plan to attend for a copy of the student expenses budgets used by the Financial Aid Office.

TYPICAL RANGE OF COSTS FOR A NINE-MONTH PERIOD

The following figures are **estimates** and not actual costs. Your personal, travel, medical and other miscellaneous expenses are **not** included. You must remember to budget for all expenses when determining the cost of your education.

Many of the schools listed are on a quarter system, but those listed with an asterisk(*) before their name are on a semester system.

Public Vocational Technical Schools

Name	In-State Tuition & Fees	Application Fee	On-Campus Room & Board	Total	Non-Resident Tuition & Fees	Books & Supplies
Billings Vo-Tech	675	10	N/A	685	825	400
Butte Vo-Tech	675	10	N/A	685	825	250
Great Falls Vo-Tech	675	10	N/A	685	825	210
Helena Vo-Tech	675	10	N/A	685	825	300
Missoula Vo-Tech	675	10	N/A	685	825	300

Two-Year Community Colleges

Name	In-District Tuition & Fees	Application Fee	On-Campus Room & Board	Total	Out-of-District Tuition & Fees	Out-of-State Tuition & Fees	Books & Supplies
Blackfeet Community College - Browning	750	15	N/A	765	750	750	400
Dawson Community College - Glendive	501	10	1081**	1592	651	951	450
Dull Knife Memorial College - Lame Deer	540	10	2285	2835	540	540	300
Flathead Valley Community College - Kalispell	450	none	N/A	450	558	954	300
Ft. Belknap College - Harlem	999	10	N/A	1009	999	999	270
Ft. Peck Community College - Poplar	756	10	N/A	766	756	756	180
Little Big Horn Community College - Crow Agency	15+	10	N/A	varies	15+	15+	20#
Miles Community College - Miles City	531	10	900**	1441	681	981	450
Salish Kootenai College - Pablo	361	none	N/A	361	895	895	250

**Room Only + Per Credit # Per Class

Two-Year Private College

Name	Tuition & Fees	Application Fee	On-Campus Room & Board	Total	Books & Supplies
*Yellowstone Baptist College & Bible Institute - Billings	1480	20	800	2300	225

Public Four-Year Colleges

Name	In-State Tuition & Fees	Application Fee	On-Campus Room & Board	Total	Non-Resident Tuition & Fees	Books & Supplies
Eastern Montana College - Billings	1125	20	2606	3751	2583	300
*Montana College of Mineral Science & Technology - Butte	1084	20	2650	3754	2902	400
Montana State University - Bozeman	1307	20	2850	4177	3125	325
Northern Montana College - Havre	1051	20	2520	3591	2509	330
University of Montana - Missoula	1352	20	2788	4160	3170	550
*Western Montana College - Dillon	1167	20	3400	3587	2625	200

Private Four-Year Colleges

Name	In-State Tuition & Fees	Application Fee	On-Campus Room & Board	Total	Books & Supplies
*Carroll College - Helena	4060	25	2536	6621	300
*College of Great Falls - Great Falls	2710	25	N/A	2735	250
Montana Bible College - Bozeman	1600	unknown	3990	5500	unknown
*Mountain States Baptist College - Great Falls	1840	25	N/A	1865	300
Rocky Mountain College - Billings	4870	15	2640	7525	300

DETERMINATION OF FINANCIAL NEED

The primary responsibility for meeting educational costs lies with the family. The financial aid programs should be expected to assist only when your family is unable to meet the full cost of education.

The desire of students or their parents to claim financial independence for the student does not necessarily release the parents from the responsibility of providing financial assistance for educational costs.

The policy defined below is consistent with financial aid practices and applies to all federal and state aid programs. Any student who claims financial independence must be able to demonstrate that she or he meets one of the following criteria:

1. An individual at least 24 years old by December 31 of the award year.
2. An orphan or ward of the court.
3. A veteran of the Armed Forces of the United States.
4. An individual with legal dependents other than a spouse.
5. A graduate or professional student who will not be claimed as an income tax exemption by his or her parents for the first calendar year of the award year (e.g., calender year 1987 for award year 1987-88).
6. A married person who will not be claimed as an income tax exemption by his or her parents for the first calendar year of the award year.
7. A single person with no dependents who was not claimed as a dependent by his or her parents for the two calender years preceding the award year and demonstrates self-sufficiency for those two years as evidenced by an annual total income of at least $4,000 in each of those years.

A dependent student's financial aid will be determined by an analysis of his or her parent's income and assets, his or her own personal resources of savings and summer earnings, and other sources such as Veteran's Benefits, Social Security Educational Benefits, private scholarships, etc.

Schools expect students to work during the summer months and to save between $700-$900 to apply toward their educational expenses. If you are unable to save the expected amount, you should notify the Financial Aid Office in writing regarding the circumstances.

The number and amount of financial aid awards is subject to the availability of institutional, federal and state aid funds. The type of aid and the amount received will be determined by the status of the student, the aid desired and the established financial need.

WHY FINANCIAL AID AWARD AMOUNTS DIFFER FROM SCHOOL TO SCHOOL

Costs differ greatly from one type of school to another, and financial aid awards reflect these differing costs accordingly. Other factors that influence the award amount include:

- the amount of money a school has available to award. Students who apply late in the year may be qualified for aid; however, all financial aid funds may be already committed to students who applied early.
- the fact that school policies governing awards differ from school to school.

Additionally, aid amounts for students from the same family can vary at the same school due to:

- the student's own resources: cash, savings or employment.
- the student's class standing; for example, upper-class students may be expected to contribute a greater amount toward their education through summer employment savings.

Students should not be discouraged because one school has higher expenses than another. Higher cost schools generally have more financial aid available to offer applicants than lower cost schools.

APPLYING FOR FINANCIAL AID

Post-secondary schools use a standard procedure for determining if a student is eligible to receive financial aid. This procedure is called a uniform needs analysis. To be eligible for financial assistance, you must complete this procedure. The two most common uniform needs analyses are the Financial Aid Form (FAF) and the Family Financial Statement (FFS).

The FAF and FFS do not award financial aid. They do collect information about the student and her or his family which is necessary to determine a student's eligibility for aid. Use of the FAF or FFS forms ensures equal treatment for all students since the forms analyze financial need according to a uniformly applied formula.

You are responsible for applying for financial aid separate from admission to the school(s). Beginning July 1, 1987, a student must be enrolled or accepted for enrollment to receive benefits from the Guaranteed Student Loan (GSL), Parental Loan (PLUS), and Supplemental Loans for Students (SLS) Programs.

To apply for aid, write to the schools you are interested in to find out which form they require: the FAF or the FFS. Fill out the correct form accurately and completely. Mail the completed form to the address of the processing center listed on the form. The processing center will determine your expected family contribution and send the results to the school you plan to attend. The school then reviews this estimate, decides whether or not you are eligible for financial aid, and notifies you directly.

The FAF and FFS will also generate application for a Pell Grant, provided you indicate in the appropriate section that you want to be considered for this program. Most post-secondary schools require that all undergraduate financial aid applicants file for a Pell Grant. Those schools will not consider students for other types of aid unless they can prove they were turned down for a Pell Grant.

The Pell Grant Program sends out a Student Aid Report (SAR) directly to

(continued on page 12)

FILING DATES FOR MONTANA SCHOOLS

These deadlines are the latest possible dates given by the schools. Financial Aid Directors recommend that students submit their FAF or FFS as soon as possible after January 1st.

Most schools that do not set a deadline operate on a first come, first serve basis. Thus, it is important with these schools to get your application in as early as possible.

SCHOOL	DATE
Billings Vocational Technical Center	No deadline
Blackfeet Community College	Application to school April 17
Butte Vocational Technical Center	No deadline
Carroll College	No deadline
College of Great Falls	Application to processor March 1
Dawson Community College	Application to processor March 1
Dull Knife Memorial College	No deadline
Eastern Montana College	Application to processor March 1
Flathead Valley Community College	FAFNAR or SAR results, completed school paperwork and FATs by May 1 **
Fort Belknap College	No deadline
Fort Peck Community College	No deadline
Great Falls Vocational Technical Center	No deadline
Helena Vocational Technical Center	Two weeks prior to enrolling in school
Little Big Horn Community College	Application to processor March 1
Miles Community College	Application to processor March 1
Missoula Vocational Technical Center	No deadline
Montana College of Mineral Science & Technology	Application to processor April 1
Montana State University	Application to processor March 1
Northern Montana College	Application to processor March 1
Private Trade Schools	Contact the individual school
Rocky Mountain College	Application to processor May 1
Salish Kootenai College	No deadline
University of Montana	Application to processor March 1
Western Montana College	Application to processor April 15

** This deadline is for the processed forms to be sent to the school. Students should submit their FAF to the processor in February or March in order to ensure that it will be received by the school by May 1.

all students who apply. Eligible students must then submit all copies of the SAR to the school's Financial Aid Office in order to complete the aid process. Also, non-eligible students must send the first copy of their SAR to the school's Financial Aid Office.

Montana post-secondary schools have established priority filing dates in early spring, preceding the summer and academic year for which aid is needed. See the chart on page 11 for the filing dates for each school. Since aid is awarded on a first come, first serve basis, the FAF or FFS should be submitted as soon after January 1st as possible.

You may estimate the current tax information required on the FAF and FFS. However, Financial Aid Officers recommend against estimating tax information as you may have to validate the estimates. This could cause a delay in processing the aid application.

The Financial Aid Office may also ask you to submit additional documents or information (such as financial aid transfer records, tax information, proof of residency, etc.). Give immediate attention to these requests. Failure to do so may jeopardize your opportunity to receive financial aid.

You must apply for financial aid each academic year. This is necessary because a family's financial situtation may change from year to year and the school needs the most current financial information before making awards. Each year inflation and other economic factors also change the expected family contribution.

To apply for scholarships and special aid programs, see the sections on those topics in this handbook.

APPLICATION PROCESS

Following is the process to use when applying for financial aid at a Montana college, university or vocational technical school:

STEP I

Select schools that will fulfill your educational and career goals. You may wish to consult the Montana Career Information System (MCIS) to learn about the types of programs offered at Montana post-secondary schools. Contact your school counselor or local Job Service Office to see if they subscribe to MCIS.

STEP II

Apply for a Social Security number if you don't already have one. Social Security card applications are available at all U.S. Post Offices. Also, you must register with the Selective Service if you are: male, at least 18 years old, born after January 1, 1960 and not a current member of the active armed forces.

STEP III

Write to the Admissions Office at each school in which you are interested. You must make two applications: one for admission to the school, another for financial aid. Find out what kind of financial aid application is required by the schools and the deadline for those applications.

STEP IV

Obtain a Financial Aid Form (FAF) or Family Financial Statement (FFS) from a high school counselor or the Financial Aid Office at any Montana university, college or vocational school.

Remember the priority filing date for the school you plan to attend (see Filing Date Chart on previous page). All students whose applications are received by the priority filing date will be notified regarding their applications prior to the beginning of the academic year. Late applications will be processed subject to the availability of funds.

STEP V

Compile family financial information needed to fill out the FAF or FFS. This includes completed income tax forms, figures on non-taxable income and information on assets. Do this as soon after January 1st as possible.

STEP VI

Fill out the FAF or FFS forms accurately and completely. Always use your full legal name and Social Security number.

Send the FAF and the FAF supplement to:

College Scholarship Service
P.O. Box 1982
Berkeley, CA 94701

The FFS should be submitted to:

ACT Student Need
Analysis Service
Box 4005
Iowa City, IA 52243

Photocopy the completed FAF or FFS for your records just in case the original is lost. Upon receipt of your application, the College Scholarship Service (CSS) or ACT will send you (or your parents if you are a dependent student) an acknowledgement, confirming which schools are to receive your financial information. The acknowledgement also gives you an opportunity to request that such information be sent to additional schools if you failed to indicate them on your original application. If CSS or ACT requests additional information from you, reply promptly.

STEP VII

You will be sent a Student Aid Report (SAR) from the Pell Grant processing center. Submit the SAR (even if it states you are ineligible) directly to the Financial Aid Office at the school you plan to attend.

STEP VIII

If you have extraordinary or unusual expenses, submit a written account and explanation of these expenses to the Financial Aid Office.

STEP IX

If you have specific questions concerning the status of your application, contact the Financial Aid Office of the school you plan to attend. Use your complete legal name and your Social Security number on all correspondence.

NOTIFICATION AND RECEIPT OF FINANCIAL AID AWARDS

Once the school determines your financial need, it will put together a financial aid "package" for you. Most aid packages combine loans, work study, grants and/or scholarships depending on your need.

Schools contact all students who apply for financial aid to let them know whether or not they qualify for an award. The school will send a letter identifying the type and amount of aid offered if you qualify for financial assistance. These letters are usually sent in late spring or early summer.

You and your family may decide whether you wish to accept or reject all or only portions of the award. Once a decision has been made, you must notify the Financial Aid Office by signing and returning a copy of the award letter by the deadline set by the school. If you don't respond by the deadline, your award could be cancelled.

It is your responsibility to notify the Financial Aid Office if your financial status improves (for example, if you inherit some property or win a sweepstakes). The school may then adjust your award to allow for the difference in your calculated financial need. If you fail to report additional resources and are "over-awarded" aid, the school may bill you for the extra funds later.

Any offer of financial assistance from the school is based upon receipt of funds from all funding sources. Unfortunately, schools may be forced to decrease awards over the course of the academic year for a variety of reasons depending on the availability of funds. Although unlikely, the Financial Aid Officers reserve the right to revise any offer of financial aid at any time during the academic year.

Your financial aid award will be payed out to you in equal installments by check, voucher or similar form, for each quarter or semester in attendance. The school will let you know how your award will be given to you.
If you receive aid through the College Work-Study program, you need to check with the Financial Aid Office for specific guidelines pertaining to employment procedures and payment rates and schedules.

All funds awarded by the school are to be used solely for educational expenses, such as tuition and fees, room and board, books and supplies, required clothing and essential incidental items. Failure to utilize funds for these purposes is a violation of the United States Criminal Code and is punishable by a fine of not more than $10,000 or imprisonment of not more than five years or both.

DENIAL AND NEGOTIATION OF AWARDS

Some schools deny financial aid to students after a review of their family's financial circumstances shows that the student or family should have sufficient resources to pay for the student's education. This evaluation is made in accordance with institutional and federal rules.

Denial of aid is based on financial and other data that was submitted by you or your parents. If there is a significant change in your family's financial circumstances or if unexpected costs arise, you should contact the Financial Aid Office to discuss renegotiating the award.

If you have questions regarding the denial or amount of a financial aid award, contact the Financial Aid Office. If possible, you should make an appointment to meet with the Financial Aid Director in person. If this is not possible, you may write or call the Director.

When discussing the denial or renegotiation of a financial aid award, you should present logical reasons for why you deserve a review. Back up your argument with receipts and/or other documents (for example: a parent's unemployment notice, receipts for unexpected costs).

If you talk with a Financial Aid Director in person or on the phone, you should then write the Director a confirmation letter. In the letter, state your understanding of what was resolved during the discussion and actions that will be taken in the future.

In those situations where the school is unable to provide financial assistance, you and your parents should investigate sources of aid not administered by the school. For example, the Guaranteed Student Loan Program is one of the largest aid programs (in terms of dollars made available) for students. You can obtain information about this program from a local bank, savings and loan associations or credit union.

A decision to deny financial aid relates only to the academic year for which the student applied. Since criteria for eligibility changes from year to year, it is important that you submit a new financial aid application each academic year.

TRANSFER OF FINANCIAL AID

Pell Grants are the only financial aid awards made by the school which are tranferable from one school to another. A duplicate eligibility report must be obtained from the Pell Grant processor by writing to:

Pell Grant
Processing Center
P.O. Box 4127
Iowa City, IA 52244

Transfer students should contact the Financial Aid Office at their new school regarding continued financial assistance from other programs.

Transfer students may have copies of their FAF or FFS sent to their new school by submitting a written request to the Financial Aid Office. Be sure to include your name, address, Social Security number and date of birth in all correspondence.

All transfer students must arrange to have a Financial Aid Transfer Record sent from their previous school(s) to the Financial Aid Office of the school they plan to attend.

YOUR STUDENT RIGHTS

Students should be aware of and take advantage of their rights. As a prospective or enrolled student you have the right to:

- Know the description of all student aid programs which are available, including the procedures, forms and deadlines for applying for such aid.
- Know the standards used by the school in selecting student aid recipients.
- Know the standards used to determine the amount of your award.
- Know how and when you will be paid.
- Know you may request a reconsideration of your financial aid package if you believe a mistake has been made.
- Know what you must do to continue eligibility for aid programs and the academic standards you must meet.
- Know the terms and expected repayment schedules for any loan you have.
- Know what the cost of attending the school is and what its policy is on refunds to students who drop out.
- Know about the programs, instructional facilities and faculty at the school.
- Know the drop-out rate for students enrolled at the school.
- Know the job outlook and placement for the school's graduates. This information can be valuable in planning for a career after graduation.
- Know what special facilities and services are available to the handicapped.

YOUR STUDENT RESPONSIBILITIES

As a student receiving financial aid from any Montana college, university, or vocational school you are responsible for notifying the school's Financial Aid Office, in writing, about the following:

- Any change in the number of credit hours you are enrolled in.
- Any change in name, address or telephone number.
- Any change in financial status.
- Withdrawal from school.

It is also your responsibility to:

- Review and consider all information about the school's programs before enrollment.
- Complete all application forms accurately and submit them on time to the right place.
- Return all additional documentation, corrections and/or new information requested promptly.
- Read and understand all forms and keep copies of them.
- Accept responsibility for all agreements signed.
- Perform the work that is agreed upon in accepting a College Work-Study award.
- Know and comply with the school's refund and repayment procedures.

You should also be aware that:

- You are responsible for seeing that all funds received are used for educational purposes only.
- If you withdraw from school during a quarter you may be responsible for repayment of all or a portion of any financial aid received for that quarter.
- If you withdraw for other than compelling reasons, you may lose your eligibility for further financial assistance.
- You must make satisfactory progress in your program of study as defined by the school you are attending.
- If you default on a school loan, the default will be reported to a Credit Bureau and may affect future credit needs. In addition, you will lose your eligibility for Federal Student Aid.

You should contact the school you plan to attend if you have questions regarding your rights and responsibilities, the specific criteria concerning academic progress and good standing, or other policies.

GRANTS

Grants are monetary awards given to the student that do not require repayment.

PELL GRANT:

Basic Eligibility Requirements:
U.S. Citizen (or permanent resident of the United States), undergraduate, enrolled at least half-time, making good academic progress to the standards of the school, must meet income guidelines, must be the first college degree.

Description:
Grant program administered by federal government. Monies can be used only for educational expenses (tuition, fees, room, board, books and supplies).

Contact:
Financial Aid Office of the school you plan to attend. The general information number for Federal Student Aid Programs is: (301) 984-4070.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG):

Basic Eligibility Requirements:
U.S. Citizen (or permanent resident of the United States), undergraduate, must meet income guidelines, enrolled at least half-time, making good academic progress to the standards of the school.

Description:
Federal grant administered by the educational institution.

Contact:
Financial Aid Office of the school you plan to attend. The general information number for Federal Student Aid Programs is: (301) 984-4070.

STATE STUDENT INCENTIVE GRANT (SSIG):

Basic Eligibility Requirements:
Full-time undergraduate, Montana resident, must meet income guidelines.

Description:
Federal and non-federal matching grant program administered by the educational institution.

Contact:
Financial Aid Office of the school you plan to attend.

BUREAU OF INDIAN AFFAIRS (BIA) GRANT:

Basic Eligibility Requirements:
Native American students who are at least one-quarter degree American Indian, Eskimo, or Aleut as recognized by the Federal Government.

Description:
Federal grants awarded to eligible students with demonstrated financial need. (Inquire about BIA Educational Grants and BIA Employment Assistance Program).

Contact:
BIA Education Specialist for your tribe (see page 31 for the address of each tribe's Education Specialist).

TRIBAL GRANT:

Basic Eligibility Requirements:
Native American students who are at least one-quarter degree American Indian, Eskimo, or Aleut as recognized by a tribal group.

Description:
Tribal grants awarded to eligible students with demonstrated need. Programs, eligibility requirements and funds vary amoung tribes.

Contact:
Tribal Education Specialist for your tribe (see page 31 for the address of each tribe's Education Specialist).

LOANS

Loans are monetary assistance given to the student that require repayment (usually after leaving school). Education loans usually have lower interest rates than regular bank loans.

PERKINS LOAN (formerly NDSL):

Basic Eligibility Requirements:
U.S. citizen (or permanent resident of the United States), graduate or undergraduate, enrolled at least half-time, making good academic progress to the standards of the school. Students with exceptional needs will be considered first.

Description:
Federal program which allows students showing financial need to borrow money at reduced interest rates, with extended repayment periods beginning after leaving school. Vocational technical schools do not participate in the Perkins Loan Program.

Contact:
Financial Aid Office of the school you plan to attend. The general information number for Federal Student Aid Programs is: (301) 984-4070.

GUARANTEED STUDENT LOAN (GSL):

Basic Eligibility Requirements:
U.S. citizen or permanent resident; graduate or undergraduate, must be enrolled or accepted for enrollment, must show need to qualify, must fill out a needs anaylsis form.

Description:
Federal program adminstered by the state which enables students to borrow directly from a participating lender (bank, credit union, savings and loan institution). Money is borrowed at low interest rates, with extended repayment periods beginning after leaving school.

Contact:
Financial Aid Office of school you plan to attend. For general information write or call Director, Guaranteed Student Loan Programs, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 444-6594.

PARENT LOAN FOR UNDERGRADUATE STUDENTS (PLUS):

Basic Eligibility Requirements:
Parents of dependent students; the student must be enrolled or accepted for enrollment, no needs analysis form required.

Description:
Federal program administered by the state which enables eligible parent borrowers to get loans directly from a participating lender. PLUS borrowers do not have to meet income guidelines. Repayment begins sixty (60) days from disbursement. Contact your lender for more specifics.

Contact:
Financial Aid Office of school you plan to attend. For general information write or call Director, Guaranteed Student Loan Programs, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 444-6594.

SUPPLEMENTAL LOANS FOR STUDENTS (SLS):

Basic Eligibility Requirements:
Independent undergraduate students; graduate students; must be enrolled or accepted for enrollment; no needs analysis form required.

Description:
Federal program administered by the state which enables eligible borrowers to get loans directly from a participating lender. SLS borrowers do not have to meet income guidelines. Contact your lender for specifics.

Contact:
Financial Aid Office of school you plan to attend. For general information write or call Director, Guaranteed Student Loan Programs, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 444-6594.

NURSING STUDENT LOAN (NSL):

Basic Eligibility Requirements:
Undergraduate and graduate nursing students.

Description:
Federal loan program administered by the schools. Money is borrowed at reduced interest rates with extended repayment periods beginning after leaving school.

Contact:
Financial Aid Office of the school you plan to attend.

BUREAU OF INDIAN AFFAIRS (BIA) LOANS:

Basic Eligibility Requirements:
Native American students who are at least one-quarter degree American Indian, Eskimo, or Aluet as recognized by a tribal group.

Description:
Federal loan program which is administered by individual tribes.

Contact:
BIA Education Specialist for your tribe (see page 31 for the address of each tribe's Education Specialist).

TRIBAL LOANS:

Basic Eligibility Requirements:
Native American students who are at least one-quarter degree American Indian, Eskimo, or Aleut as recognized by a tribal group.

Description:
Tribal loan program for eligible students. Programs, eligibility requirements and funds vary among tribes.

Contact:
Tribal Education Specialist for your tribe (see page 31 for the address of each tribe's Education Specialist).

SHORT-TERM LOANS/DEFERRED INSTALLMENTS:

Basic Eligibility Requirements:
Vary with school.

Description:
Most Montana community colleges, four-year colleges and universities and some private trade schools offer short-term loan programs or deferred fee installment programs.

Contact:
Financial Aid Office of the school you plan to attend.

HEALTH EDUCATION ASSISTANCE LOAN (HEAL):

Basic Eligibility Requirements:
Students enrolled in programs of medicine, osteopathy, dentistry, veterinary medicine, optometry, posiatry, pharmacy, public health, chiropractic, health administration, clinical psychology and graduate--level allied fields.

Description:
Federal program of long-term loans with choice of fixed interest rate or variable interest rate. Loans available through lenders (banks, credit unions, savings and loans) and some schools which offer the eligible program of study.

Contact:
Federal Student Aid Programs
Box 84
Washington, D.C. 20044

HEALTH PROFESSIONS STUDENT LOAN (HPSL):

Basic Eligibility Requirements:
Students enrolled in medicine, dentistry, veterinary medicine, optometry, pharmacy, podiatry and osteopathy programs.

Description:
Federal program administered by the schools which provides long-term, low-interest loans.

Contact:
Federal Student Aid Programs
Box 84
Washington, D.C. 20044

LOAN CONSOLIDATION

Basic Eligibility Requirements:
Minimum debt of at least $5,000, in grace periods or repayment status on loans, not over 90 days delinquent.

Description:
Eligible students may consolidate loans made under the FISL, GSL, SLS, HPSL, PLUS (student) and Perkins Loan (NDSL) programs. By consolidating loans, students are able to repay the loans with an adjusted schedule. Interest rates on consolidated loans are the higher of the weighted average of the loans discharged or 9%.

Contact:
An individual interested in consolidation should contact their lender or the Montana Higher Education Student Assistance Corporation, 33 South Last Chance Gulch, Helena, MT 59620, (406) 444-6597.

WORK-STUDY

Work-study programs create paying jobs for students. These jobs are usually on campus and sometimes related to career goals or fields of study.

COLLEGE WORK-STUDY:

Basic Eligibility Requirements:
U.S. citizen (or permanent resident of the United States), undergraduate or graduate students with a demonstrated need.

Description:
Federal program which provides part-time jobs for eligible students usually on campus and sometimes related to career goals or field of study.

Contact:
Financial Aid Office of the school you plan to attend.

FULL-TIME COLLEGE WORK-STUDY SUMMER PROGRAM:

Basic Eligibility Requirements:
Students accepted for admissions or preregistered for next academic year with documented financial need.

Description:
Summer program which provides full-time jobs for eligible students.

Contact:
Financial Aid Office of the school you plan to attend.

STATE WORK-STUDY:

Basic Eligibility Requirements:
Montana resident, full-time under-graduate or graduate students with a demonstrated need. A limited number of students may be awarded state work-study based on considerations other than financial need.

Description:
State program which provides part-time jobs for eligible students usually on campus and sometimes related to career goals or fields of study.

Contact:
Financial Aid Office of the school you plan to attend.

FEE WAIVERS

Each unit of the Montana University System grants waivers of (1) registration and incidental fees and (2) some out-of-state fees, to a limited number of regularly enrolled under-graduate and graduate students who meet specific requirements. Fee waivers only cover some of the costs of attending a Montana University System school.

Fee waivers are granted on both a needs basis and for achievement. Fee waivers may also be granted to the following categories of students: Native Americans; senior citizens; veterans; war orphans; dependents of prisoners of war; residents of Mountain View School, Pine Hills School and similar public and private non-sectarian Montana charitable institutions; athletes, National Merit Scholarship semi-finalists; and recipients of High School Honor Scholarships and Community College Honor Scholarships.

For more information on fee waivers contact the Financial Aid Office at any unit of the Montana University System (University of Montana, Montana State University, Northern Montana College, Western Montana College, Eastern Montana College and Montana College of Mineral Science and Technology).

SCHOLARSHIPS

Scholarships are gift aid given to students for academic performance, skills, achievement, need or other qualifications. Scholarship money comes from foundations, trusts, civic groups, businesses, professional associations, and other private and public sources.

There are thousands of scholarship programs in the United States. Some are granted on a needs basis while others are given on an academic (or no-needs) basis. Depending on the type of scholarship you receive and your assessed financial need, a scholarship may change the amount of other types of financial aid you receive. Contact the Financial Aid Officer at the school you plan to attend to find out how scholarships may affect your award.

Many scholarship programs are administered by high schools or post-secondary schools and should be applied for through the school. Other scholarships must be applied for directly through the scholarship source. When you contact scholarship programs, ask for an application form and information on eligibility requirements and deadlines. Remember to send a stamped, self-addressed envelope with your request for information. Do not send your transcript until you have received the above information.

There are many books which list scholarship sources (see Bibliography section of this booklet). Your local library is a good source of information on foundations, associations, and other scholarship-granting groups.

Some computerized scholarship search services offer to find scholarship sources for individuals for a fee. Before you spend money on these services, find out how much and what type of information the service agrees to give you. Many of the scholarships listed in commercial search services can be researched for free through your local library's resources.

The following page lists scholarship sources and contacts to help you research those sources. While you are studying the qualifications you have for certain scholarships, you should consider your parents and, if applicable, your spouse. Their place of employment, club membership, heritage or veteran status may qualify you for particular types of scholarships.

Many of the sources do not grant scholarships. They do have information on scholarship programs.

SCHOLARSHIP SOURCES

Sources	Contacts
Athletic scholarships	1. Athletic department of the school. 2. The *National Directory of College Athletics,* Ray Franks Publishing, Box 7068, Amarillo, Texas 79109. The *Directory* does not list specific sport scholarships. It does list coaches who may be contacted concerning athletic scholarships at their school.
Business and corporate scholarship programs	1. Personnel Directors of local businesses and corporations.
Civic organizations and clubs (for example: Elks, Pilots, Zontas, Business and Professional Women, Boy Scouts)	1. Local Chamber of Commerce for a list of local groups and contact people. (There may be a charge for some Chamber of Commerce lists.)
Colleges and universities	1. Financial Aid Office. 2. Campus Alumni Office. 3. The academic departments on campus that offer the programs of study you are interested in.
Ethnic group scholarships	1. Local ethnic groups—contact your local Chamber of Commerce for names of groups and contact people. 2. The *Encyclopedia of Associations* (see Bibliography).
Federal Government Scholarship (Paul Douglas Teacher Scholarship, formerly known as the Congressional Teachers Scholarship and the Carl Perkins Scholarship)	1. High School Counselors or the Montana University System, c/o Montana Guaranteed Student Loan Program, 33 South Last Chance Gulch, Helena, MT 59620-3104
Montana scholarship foundations	1. High school counselors and principals 2. Financial Aid Office at post-secondary schools.
National scholarship foundations	1. Local library for directories of books (see Bibliography).
Native Americans	1. Talent Search Coordinators (see page 26). 2. Tribal Education Specialists (see page 31). 3. Urban Indian Alliances. For a list of Alliance offices, write to Montana United Indian Association, 436 North Last Chance Gulch, Suite 2, Helena, MT 59620. 4. Montana-Wyoming Health Careers Program (see page 25).
Professional and trade associations related to the student's area of study.	1. Local professionals. 2. Local telephone yellow pages index under "Associations". 3. Local Chamber of Commerce. 4. Montana State Library—for a list of state professional associations. 5. *Encyclopedia of Associations* for information on national associations.
Religious scholarship programs	1. Local religious leader. 2. National headquarters of your religion.
Union scholarships	1. The local, state and national headquarters for the union you (or your parents) belong to.
Vocational technical centers and private trade schools	1. Financial Aid Office.
Women's scholarship programs	1. Local women's centers and displaced homemaker programs.
Veteran's dependents and spouses	1. Local post of the American Legion. 2. "Need a Lift" (see Bibliography).

SPECIAL AID PROGRAMS

Special aid programs provide grants, allowances, special services and/or financial aid counseling to specific groups of people. Most special aid programs are governmentally funded. Federal funding cuts can change the services of some of these programs at any time.

EDUCATIONAL TALENT SEARCH:

Basic Eligibility Requirements:
Persons who are first generation college students and/or persons who meet income guidelines.

Descriptions:
The basic goal of Educational Talent Search is to assist individuals in fulfilling their potential through further education. Program Coordinators provide career and post-secondary enrollment information, counseling and assistance for the following: 1) persons who need help in completing high school; 2) persons who have left and want to re-enter high school for post-secondary school; 3) persons interested in college or vocational training.

Contact:
Educational Talent Search Coordinators are available on the Crow, Northern Cheyenne, Flathead and Blackfeet Reservations and in Great Falls. For the address of the Coordinator nearest you, write the Educational Talent Search Director, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 444-6565.

JOB CORPS:

Basic Eligibility Requirements:
Permanent residents of the United States who are: between the ages of 16 and 22, from a home that is considered low-income, from an area that has conditions that keep them from getting an education or job, and able to benefit from and complete the Job Corps training.

Description:
Job Corps is a federally funded, residential training program for young people who cannot find good jobs. Montana residents are eligible to attend training at one of seven regional centers which offer 23 training programs.

Job Corps participants are provided with free training; housing in dormitories; food, medical and dental care; clothing; transportation to the center and back to their homes at the end of training; and a living allowance. They are expected to attend all scheduled classes, as well as keep their living area and the rest of the center clean and orderly. They must obey all the center's rules to remain eligible.

Contact:
Job Corps Project Office
Box 2869
Great Falls, MT 59403

JOB TRAINING PARTNERSHIP ACT (JTPA):

Basic Eligibility Requirements:
Persons certified as economically disadvantaged by their local Job Service Office or a JTPA service provider.

Description:
JTPA eligible persons may receive career counseling, pre-employment skills, training and funds for retraining. The types of services and amounts of funds granted vary and are determined by the local service providers.

Contact:
There are over thirty JTPA service providers in Montana. For a list of the sites nearest you, contact your local Job Service Office or the Employment Policy Division, Department of Labor and Industry, P.O. Box 1728, Helena, MT 59624, (406) 444-4500.

MILITARY BENEFITS:

Basic Eligibility Requirements:
Vary with the specific program.

Description:
A variety of pre-military service and in-service financial aid is available. All pre-service programs require participants to enter active military service upon completion of their education. Pre-service programs include Reserve Officer Training Corps (ROTC), military academies and medical program scholarships.

The ROTC is military training offered on college campuses. The ROTC provides monthly stipends for college juniors and seniors who are enrolled in the ROTC. There are also ROTC scholarships that will pay a monthly stipend plus tuition, fees and books.

Military academies provide a four-year college education and an officer's commission. Students in the academies receive free room and board, tuition, medical care and a monthly allowance. Military academies are very competitive to enter. For more information on how to prepare to enter military academies, see "Don't Miss Out" (see Bibliography).

A variety of health program scholarships are offered to students who are obligated to spend time in the service after they graduate from their program.

The military offers in-service programs to persons in the military. These include tuition grants, cooperative degree programs and an education contribution program whereby the military will match money an enlistee or officer sets aside for education.

Contact:
For ROTC programs, contact ROTC Directors at Eastern Montana College, Montana College of Mineral Science and Technology, University of Montana and Montana State University.
For all other military programs, contact your local Military Recruiter (listed in the telephone white pages under United States Government).

MONTANA-WYOMING HEALTH CAREERS RECRUITMENT PROGRAM:

Basic Eligibility Requirements:
Program is geared to Native American high school seniors interested in pursuing health careers. Non-student Native Americans may also use the program.

Description:
This program intends to motivate Montana and Wyoming Native American students to pursue health career professions. The program consists of informational workshops, recruitment activities and individual follow-up. Staff persons have information on health profession schools and training programs, scholarships, grants and other financial aid.

Contact:
Project Supervisor, Montana-Wyoming Health Careers Recruitment Program, 1215 24th Street West - Suite 110, Billings, MT 59102, (406) 656-2269.

PROJECT CHALLENGE, AFL-CIO:

Basic Eligibility Requirements:
Dislocated workers who have been laid off for a specific time period or who have been long-term unemployed. These requirements include workers who have been dislocated due to physical or mental disabilities or low-level reading skills.

Description:
Project Challenge provides career counseling, job development assistance, literacy training and funds for retraining.

Contact:
For the name of the Project Challenge site nearest you, contact Project Challenge AFL-CIO, Box 1176, Helena, MT 59624, (406) 442-1708 or 443-2136.

RURAL EMPLOYMENT OPPORTUNITIES:

Basic Eligibility Requirements:
Persons who are low-income and who have done at least 25 days of farm work within the last 12 months.

Description:
Rural Employment Opportunities (REO) will provide funds for retraining which may lead to a full-time job. REO also offers career counseling, job preparation classes and job development assistance. REO has a scholarship program for low-income Montanans who are pursuing or continuing post-secondary education.

Contact:
For the name of the REO Office nearest you, write to Director, Rural Employment Opportunities, P.O. Box 831, Helena, MT 59624-0831, (406) 442-7850.

SOCIAL SECURITY BENEFITS:

Basic Eligibility Requirements:
Social Security Education Benefits are no longer available unless students were enrolled in a post-secondary school and receiving Social Security Education Benefits as of Spring, 1982. Eligible recipients of Supplemental Security Income for the Aged, Blind, and Disabled (SSI) may receive SSI benefits while attending school.

Contact:
Toll-free Social Security information number: 1-800-332-7770.

TALENT SEARCH:

Basic Eligibility Requirements:
Residents of Phillips, Hall and Blaine counties.

Description:
Talent Search provides career and financial aid counseling for persons who want to return to high school and those interested in college and vocational training. Career training and tutorial services are available starting at the junior high level.

Contact:
Director, Talent Search, Fort Belknap Education Department, P.O. Box 39, Harlem, MT 59526, (406) 353-2205.

VETERANS ADMINISTRATION BENEFITS:

Basic Eligibility Requirements:
Veterans of the U.S. Military and dependents of disabled or deceased veterans. Eligibility categories vary due to time served in the military and other factors.

Description:
The Veterans Administration (VA) will provide financial aid for eligible veterans enrolled in VA-approved public or private elementary or secondary schools, colleges, universities, private trade schools, vocational technical centers, apprenticeship programs, cooperative education and farm cooperative programs. Contact your local VA Office for a list of approved programs. The VA will grant a monthly education allowance to eligible dependents of disabled or deceased veterans.

Contact:
Financial Aid Office or Veterans' Coordinator at the school or the Veterans Administration Regional Office, Fort Harrison, MT 59636, toll-free information number: 1-800-332-6125.

VETERANS ADMINISTRATION NURSING SCHOLARSHIP PROGRAM:

Basic Eligibility Requirements:
Graduate and undergraduate nursing students registered in a College of Nursing. Other requirements vary from year to year.

Description:
In the past, the Veterans Administration has granted nursing scholarships for employees and non-employees. These scholarships have specific requirements and amounts which vary from year to year.

Contact:
Nurse Scholarship Program, Personnel Office, Veterans Administration, Fort Harrison, MT 59636, (406) 442-6410, Extension 353.

VOCATIONAL REHABILITATION:

Basic Eligibility Requirements:
Persons who have an employment handicap due to a mental and/or physical disability. Persons must be determined eligible through diagnostic testing done by Rehabilitative and Visual Services in the Department of Social and Rehabilitative Services.

Description:
Vocational Rehabilitation offers a variety of services to eligible persons including: diagnosis, treatment to correct or reduce the disability, career counseling, job training and placement, transportation and maintenance during treatment or training, tools, equipment or licenses which may be necessary to place the handicapped person in business.

Contact:
There are Rehabilitative and Visual Services in the Social and Rehabilitative Services Offices in most major Montana cities. For the office nearest you look in the phone book under State of Montana listings or contact the Rehabilitative Services Division, Social and Rehabilitative Services, Box 4210, Helena, MT 59604, (406) 444-2590.

WAMI PROGRAM:

Basic Eligibility Requirements:
Montana resident.

Description:
Through the WAMI Program, students enrolled at the University of Washington School of Medicine may take basic science courses at Montana State University for their first year of medical school. After the first year, students join their classmates on the University of Washington, Seattle campus. Students enrolled in this program may also complete a portion of their clinical clerkship in Montana.

Contact:
Office of the Director, WAMI Medical Program, Montana State University, Bozeman, MT 59717, (406) 994-4411.

WESTERN INTERSTATE COMMISSION FOR HIGHER EDUCATION (WICHE):

Basic Eligibility Requirements:
Montana residents (for 3 years at the time they apply for the program) enrolled in specific educational programs in other states.

Description:

The WICHE Professional Student Exchange Program is for Montana students enrolled in eight professional programs not offered in Montana. These programs are Medicine, Dentistry, Veterinary Medicine, Occupational Therapy, Osteopathic Medicine, Public Health, Podiatry and Optometry. WICHE students pay resident tuition at public school or 1/3 tuition at private schools. WICHE students also receive preference in admissions. The application deadline is October 15th the year before entering school.

Through the WICHE Community College Student Exchange Program, Montana residents may attend Wyoming and Idaho community colleges and pay in-state tuition. Students are eligible for this program if the community college closest to the student's home is located in an adjoining state or if the student wishes to study one of the programs designated as regional by WICHE.

Under the WICHE Regional Graduate Program, eligible students may attend one of 90 graduate programs offered at 32 graduate institutions. WICHE students enrolled in this program pay resident tuition at public schools and 1/3 tuition at private schools. These students also have an admissions preference.

Contact:

Jacki Wrigg, Certifying Officer for Montana, WICHE Student Exchange Program, 33 South Last Chance Gulch, Helena, MT 59620, (406) 444-6570.

WORK INCENTIVE PROGRAM (WIN) AND AID TO FAMILIES WITH DEPENDENT CHILDREN (AFDC):

Basic Eligibility Requirements:

AFDC recipients.

Description:

In eleven Montana counties, AFDC recipients must register with the WIN Program. Within certain guidelines, WIN recipients may receive AFDC payments, tuition and fees, day care, Medicaid and food stamps while attending an approved training program. There are time limits on how long a person may attend a post-secondary school without jeopardizing or interrupting AFDC benefits. Training needs to be approved prior to starting it by the local WIN office.

Under specific circumstances, AFDC recipients in non-WIN counties (45 Montana counties) may continue to receive AFDC benefits while attending part-time, post-secondary, non-college training. That training should be approved by the local County Welfare Office prior to starting the training.

Contact:

Local County Welfare Office.

BIBLIOGRAPHY

PUBLICATIONS ABOUT FINANCIAL AID

*** FREE OR INEXPENSIVE PUBLICATIONS ***

'The A's and B's: Your Guide to Academic Scholarships.'
Victoria A. Fabisch. A guide to honors programs, honors colleges, and scholarships based on academic excellence. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. $4.75.

'Don't Miss Out: The Ambitious Student's Guide to Financial Aid.'
Anna and Robert Leider. A complete guide to available financial aid. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. $5.00.

'Meeting College Costs.'
Explains how the College Board determines a family's contribution to college costs. College Board Publications, Box 886, New York, NY 10101. Free. (Enclose a number 10 envelope, self-addressed and stamped.)

'Need a Lift?'
Description of financial aid programs including programs for veterans and military dependents. American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206. $1.00 prepaid. (Allow 4 to 6 weeks for delivery.)

'Scholarships and Loans in Nursing Education.'
National League for Nursing, 10 Columbus Circle, New York, NY 10019. $7.70 prepaid (stock #41-1964).

'The Student Guide.'
An explanation of the major federal aid programs. Department of Education, Box 84, Washington, D.C. 20044. Available after January 1. Free.

*** HIGHER PRICED PUBLICATIONS ***
(may be found in libraries or bookstores)

'Chronicle Student Aid Annual.'
Chronicle Guidance Publications, Moravia, NY 13118. $18.75.

'The College Cost Book.'
College Board Publications, Box 886, New York, NY 10101. $10.95 prepaid (item #002563). Also available in combination with 'College Handbook' and 'Index of Majors.' Combination price is $26.95 (item #239527).

'Financial Aids for Higher Education.'
Oreon Kesslar; William C. Brown Company, 2460 Kerper Blvd., Dubuque, IA 52001. $32.95. (ISBN #20077301).

'The 1986 College Money Handbook.'
Peterson's Guides, P.O. Box 2123, Princeton, NJ 08540. $15.95 (stock #5269).

MONTANA FINANCIAL AID RESOURCE PEOPLE

FINANCIAL AID DIRECTORS
MONTANA UNIVERSITIES, COLLEGES AND VOCATIONAL SCHOOLS

Jack Holzer
Billings Vo-Tech Center
Billings, MT 59101
255-3801

Liz Sherman
Blackfeet Community
College
Browning, MT 59417
338-5411

Vince Quinlan
Butte Vo-Tech Center
Butte, MT 59701
494-2894

Arthur Hunthausen
Carroll College
Helena, MT 59601
442-3450

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College of Great Falls
Great Falls, MT 59401
761-8210

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Glendive, MT 59330
365-3396

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College
Lame Deer, MT 59043
477-6215

Melina Hawkins
Eastern Montana College
Billings, MT 59101
657-2188

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Kalispell, MT 59901
752-5222

George Red Stone
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Poplar, MT 59255
768-5155

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Great Falls, MT 59401
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Glenda Elser
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Helena, MT 59601
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Little Big Horn
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Crow Agency, MT 59022
638-2228

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Miles City, MT 59301
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Missoula, MT 59801
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657-1031

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Missoula, MT 59812
243-5373

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Western Montana College
Dillon, MT 59725
683-7011

Dr. William C. Robbins
Yellowstone Baptist
College
Billings, MT 59106
656-9950

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Crow Indian Agency
Crow Agency, MT 59022
638-2843

Blackfeet Education
Specialist
Blackfeet Tribe
Box 85
Browning, MT 59417
338-7538

Northern Cheyenne Education
Specialist
c/o Career Development
P. O. Box 307
Lame Deer, MT 59043
477-6643

Fort Belknap Education
Specialist
Box 39
Harlem, MT 59526
353-2205

Fort Peck Education
Specialist
Fort Peck Reservation
Box 1027
Poplar, MT 59255
768-5155

LaVonne French,
Education Specialist
Bureau of Indian Affairs
Higher Education
Department Area Office
316 North 26th Street
Billings, MT 59101
657-6375

Rocky Boy Education
Specialist
Rocky Boy Route, Box 1082
Box Elder, MT 59521
395-4269

Flathead Education
Specialist
Salish Kootenai College
Box 117
Pablo, MT 59855
675-4800

MONTANA GUARANTEED STUDENT LOAN PROGRAM

The Montana Guaranteed Student Loan Program (MGSLP) was established in 1979 by the Montana State Legislature. The agency's main duty is to administer the federal guaranteed student loan program in Montana. MGSLP works directly with lenders and postsecondary institutions in providing low interest loans to Montana students and/or their parents. There are approximately 190 lenders and 40 schools in Montana which participate in the program.

The goal of the program is to make postsecondary education available to every Montana student who desires it. To date the agency has guaranteed over 160 million dollars in loans to Montana students.

WHAT IS THE MONTANA CAREER INFORMATION SYSTEM?

The Montana Career Information System (MCIS) supplies occupational and educational information to people who need it.

Reliable information is an essential component of the decision making process, whether you are an adult considering a career change or a young person considering a future career. MCIS is up-to-date, easy to use, and has the most complete information available about Montana.

MCIS CAN TELL YOU ABOUT

- OCCUPATIONS
- PROGRAMS OF STUDY AND TRAINING
- FINANCIAL AID
- POST-SECONDARY MONTANA SCHOOLS

Many high schools, colleges, Job Service offices and other agencies provide MCIS for their students and clients. Ask your local principal, office manager or counselor about using MCIS.

FOR MORE INFORMATION CALL OR WRITE

MONTANA CAREER INFORMATION SYSTEM
33 SOUTH LAST CHANGE GULCH
HELENA, MT 59620
PHONE (406) 444-6570